

Information to identify the case:

Debtor 1	<u>Young S Jang</u>	Social Security number or ITIN	xxx-xx-3943
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-30274-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Young S Jang

3/19/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Young S Jang
 Debtor

Case No. 18-30274-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Mar 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2019.

db
 517807698 +Young S Jang, 338 Slocum Way, Fort Lee, NJ 07024-4631
 517892170 +Atlantic Credit & Finance, Inc., 111 Franklin Rd SE, Roanoke, VA 24011-2114
 517807700 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517807700 +Bank of New York, c/o Pluese Becker & Saltzman LLC, 20000 Horizon Way, Ste 900,
 Mount Laurel, NJ 08054-4318
 517807701 +Cavalry SPV I, LLC, c/o Apothaker Scian PC, 520 Fellowship Rd Ste C306,
 Mount Laurel, NJ 08054-3410
 517807703 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
 517807704 +JPMorgan Chase Bank, c/o Helfand & Helfand, 350 5th Ave. Ste 5330,
 New York, NY 10118-5306
 517893657 NORTHERN VALLEY ANESTHESIOLOGY PA, PO Box 1123, Minneapolis, MN 55440-1123
 517807706 +Noah Bank, 2337 Lemoine Ave, Fort Lee, NJ 07024-6211
 517807707 +Springfield Diversified Partners LLC, c/o Savo, Schalk, Gillespie, 77 N Bridge St,
 Somerville, NJ 08876-1918
 517838112 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517807709 +++VOLKSWAGEN CREDIT INC., 6799 NE BENNETT ST, HILLSBORO OR 97124-5847
 (address filed with court: Volkswagen Credit Inc., 22823 NW BENNETT ST,
 Hillsboro, OR 97124)
 517872781 +VW Credit Inc. dba Volkswagen Credit, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+E-mail/Text: cforman@iq7technology.com Mar 19 2019 23:36:55 Charles M. Forman,
 Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2019 23:36:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 19 2019 23:36:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517807699 EDI: BANKAMER.COM Mar 20 2019 03:08:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 517836260 +E-mail/Text: bankruptcy@cavps.com Mar 19 2019 23:36:27 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517807702 +EDI: CHASE.COM Mar 20 2019 03:08:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517807705 +EDI: NAVIENTFKASMSERV.COM Mar 20 2019 03:08:00 Navient, PO BOX 9500,
 Wilkes Barre, PA 18773-9500
 517807708 +EDI: CITICORP.COM Mar 20 2019 03:08:00 THD/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 517873585 +EDI: WFFC.COM Mar 20 2019 03:08:00 Wells Fargo Bank, N.A.,
 Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Mar 19, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon Trust Company, N.A. f/k/a
The Bank of New York Trust Company, N.A., as trustee for Chase Mortgage Finance Corporation
Multi-Class Mortgage Pass-Through Certificates Series dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Hyung S. Kim on behalf of Debtor Young S Jang James@hskimLaw.com, Soo@hskimlaw.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon Trust Company, N.A.
f/k/a The Bank of New York Trust Company, N.A., as trustee for Chase Mortgage Finance
Corporation Multi-Class Mortgage Pass-Through Certificates Series rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6